



CIF 20/20[®]

Robust, Parameter-Driven Banking Platform

Our ultimate goal is to provide the expertise and the integrated technology diverse banks need to execute and maximize their unique and evolving strategies, and to capitalize on the dynamic trends shaping the financial services industry.

IBM® Power™ System-Based Core Processing Solution

BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations
- Reduce Risk

COMPATIBILITY

- CIF 20/20®
- *Approximately 700 banks have entrusted their ability to execute and optimize their business strategy to Jack Henry Banking's CIF 20/20 core system.*
- *Jack Henry Banking's strategic positioning as a single point of contact and support generates client satisfaction levels among the highest – if not the highest – in the industry.*
- *CIF 20/20 is integrated with approximately 120 high-demand complementary products and services.*

Approximately 700 banks – ranging from community banks to multi-billion dollar, mid-tier institutions – have entrusted their ability to execute and optimize their business strategy to Jack Henry Banking's CIF 20/20® core system. CIF 20/20 is a sophisticated, parameter-driven banking platform that provides enterprise-wide automation.

CIF 20/20 can be installed in-house or implemented through JHA OutLink Processing Services™ (JHA OPS), Jack Henry Banking's outsourced offering.

This bank-centric system effectively supports dynamic processing requirements by integrating robust core functionality with approximately 120 best-of-suite complementary products and services. CIF 20/20 can also leverage existing technology investments with jXchange™, a services-oriented architecture on a .NET platform that provides open connectivity between Jack Henry Banking's core and complementary products and third-party niche solutions.

This sophisticated information and transaction processing platform continually benefits from client- and regulatory-driven enhancements to the core functionality, the regular introduction of new complementary solutions, and the integration of practical new technologies. CIF 20/20 maximizes operating flexibility and each bank's technology investment with its flexible architecture, relational database, scalable hardware platform, and proven ability to seamlessly accommodate long-term growth and the dynamic product, service, and technology trends shaping the financial services industry.

CUSTOMER SERVICE AND SATISFACTION

Our primary and sustainable competitive advantage is customer service. Our company is fundamentally committed to providing service levels that consistently exceed client expectations and produce rewarding levels of client satisfaction and retention rates.

We methodically and regularly measure our service levels using comprehensive annual surveys, including executive and operations versions, and more than 80,000 random surveys initiated by the customer service requests we receive each year. The results of this year's survey process once again confirmed that our service levels exceeded our clients' expectations and generated satisfaction levels we believe to be among the highest in the industry. In addition to our overall survey process, dedicated surveys are also used to grade specific aspects of our client experience including product implementation, education, and consulting services.

Our client-facing support infrastructure positions Jack Henry Banking as a single point of contact, support, and accountability by incorporating:

- Exacting service standards.
- A best practices methodology developed and refined through our day-to-day experience supporting approximately 11,600 diverse clients.
- Comprehensive change management and control services.
- Production-proven conversion and installation services.
- Initial and ongoing education.
- A superior support staff available 24/7/365.

- Dedicated account managers.
- Sophisticated support tools, resources, and technology.
- Leading-edge research and development.
- Product-specific focus groups and educational conferences.

Providing banks with mission-critical technology since 1976 has enabled us to fully understand the importance of consistent, outstanding service and the benefits of serving our clients as a true, accountable business partner.

ENTERPRISE-WIDE AUTOMATION

CIF 20/20 is integrated with approximately 120 high-demand complementary products and services that enhance the core functionality and enable banks to respond to specific business opportunities and resolve operational challenges with production-proven solutions.

Our best-of-suite complementary solutions include retail delivery, online, mobile, payments, imaging, information security and risk management, business intelligence, financial performance, training, and consulting solutions.



CIF 20/20 – A COMPETITIVE STRATEGY

Your bank's ability to continually enhance customer service and convenience, aggressively and successfully compete, increase operating efficiencies while reducing operating costs, and increase performance and profitability are technology-dependent. If you are considering the impact of mission-critical technology on your ability to execute your business strategy and enhance your competitive position, there are approximately 700 banks that would encourage you to consider CIF 20/20 and Jack Henry Banking.

For more information about CIF 20/20, to schedule a demonstration, or to talk to an existing user, contact us at askus@jackhenry.com.

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email askus@jackhenry.com, call 417-235-6652, or visit www.jackhenrybanking.com.